EXHIBIT D

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IZET BECIREVIC,	
Plaintiff,	
v.	CASE NO. 4:18-CV-00363-ALM-CAN
NAVIENT,	
Defendant.	

SUPPLEMENTAL DECLARATION OF CARL O. CANNON

I, Carl O. Cannon, declare as follows:

- 1. I am an employee of defendant Navient Solutions, LLC ("NSL"). I am over the age of eighteen, and am fully competent to make this declaration. I am employed by NSL in the position of Senior Account Analyst. I am familiar with the recordkeeping and policies of NSL, and I make this Declaration on the basis of my personal knowledge or upon my review of the records of NSL of which I am a custodian, which are maintained in the ordinary course of business, and if called to testify, I could and would competently swear to such facts.
- 2. I am familiar with the claims alleged by Plaintiff Izet Becirevic against NSL in the above-captioned lawsuit as they relate to NSL's servicing of Mr. Becirevic's student loans. I have also reviewed NSL's business records, which are kept in the ordinary course of its business, as they relate to the servicing of Mr. Becirevic's student loans.
- 3. I have personally reviewed NSL's system of records related to Mr. Becirevic's student loans, including promissory notes, payment histories, communications, correspondence, and other records related to Mr. Becirevic's student loans, and am a custodian for these records.

- 4. In my capacity as Senior Account Analyst and based on my experience with NSL and NSL's business records, I have personal knowledge of how NSL generates letters it sends to borrowers such as Mr. Becirevic, including the process by which forbearance approval letters are generated and documented within NSL's system of record, as well as the process by which NSL grants administrative forbearances in connection with loans made under the Federal Family Education Loan Program ("FFELP").
- Attached collectively hereto as Exhibit D-1 are true and correct copies of excerpts
 from NSL's Correspondence History for Mr. Becirevic's FFELP loans serviced by NSL, and
 identified by the NSL account number ending "2944-1."
- 6. On September 26, 2016, Mr. Becirevic verbally requested a voluntary hardship forbearance. That same day, NSL notified Mr. Becirevic that his request for a hardship forbearance was approved. The hardship forbearance was given an effective date of August 29, 2016, and initially set to end February 28, 2017. NSL later adjusted the end date of the hardship forbearance period to September 11, 2016, after receiving Mr. Becirevic's false certification discharge application dated September 12, 2016.
- 7. On or about October 5, 2016, NSL granted Mr. Becirevic an administrative forbearance based on his submission of a false certification discharge application dated September 12, 2016. The administrative forbearance period was made retroactive to September 12, 2016, and initially set to end on September 11, 2017. NSL grants administrative forbearances in situations like Mr. Becirevic's to facilitate a loan guarantor's review and approval or denial of an application for false certification discharge, as permitted by applicable regulations issued by the U.S. Secretary of Education under the Higher Education Act of 1965 ("HEA"). See 34 C.F.R. § 682.211(f)(8) (authorizing lenders to grant forbearances "[f]or periods necessary for the Secretary or guaranty

agency to determine the borrower's eligibility for discharge of the loan because of an unpaid refund, attendance at a closed school or false certification of loan eligibility").

- 8. When NSL extends an administrative forbearance to a borrower to permit review of a false certification discharge application, a separate forbearance application is not required. Also, NSL does not enter into administrative forbearance agreements in such cases.
- 9. On or about October 10, 2016, NSL submitted an Ability to Benefit ("ATB") claim for payment to ECMC, the loan guarantor, based on Mr. Becirevic's false certification discharge application. The submission of the ATB claim was not based on a loan default. NSL did not place Mr. Becirevic's loan account in a default status when it submitted the ATB claim to ECMC. NSL did not terminate any forbearance agreement with Mr. Becirevic on this date. NSL also did not impose \$960.49 in "collection" fees to Mr. Becirevic's account on that date.
- 10. The reference to "collateral" in NSL's Correspondence History for the loans on October 10, 2016, does not mean or imply that NSL engaged in collection activity for Mr. Becirevic's account. "Collateral" in this context refers to the loan documents supplied to ECMC in connection with NSL's ATB claim, including his master promissory note.
- On or about October 21, 2016, NSL received an accepted claim response from ECMC in connection with NSL's ATB claim.
- 12. On or about March 29, 2017, ECMC returned NSL's ATB claim as rejected following ECMC's payment of a default claim on March 23, 2017, due to Mr. Becirevic's failure to reaffirm his FFELP loans after the denial of his false certification discharge application.
- 13. On April 2, 2017, Mr. Becirevic's accessed his account in NSL's Manage Your Loans ("MYL") portal. The Correspondence History for Mr. Becirevic's account does not reflect

that he requested or obtained any letter from NSL's website on April 2, 2017. In addition, NSL did not enter into a forbearance agreement with Mr. Becirevic on April 2, 2017.

- 14. Attached hereto as Exhibit D-2 is a true and correct copy of a Tea Leaf session reflecting online activity in connection with Mr. Becirevic's account in NSL's MYL portal on April 15, 2017.
- 15. I have reviewed NSL's business records for call recordings relating to Mr. Becirevic's account from 2016 to 2017. I identified recordings on September 1, 2016, September 26, 2016, and December 1, 2016. No additional recordings exist for the years 2016 to 2017.
- 16. NSL did not engage in any collection activity in connection with Mr. Becirevic's account during the time period relevant to his Complaint, September 26, 2016 to April 2, 2017, because his FFELP loans were continuously in forbearance.
- NSL (i) contemporaneously maintains the business records in its systems of record in the ordinary course of its business; (ii) the business records are made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of and a business duty to record or transmit those matters; (iii) the business records were kept in the course of the regularly conducted activity; (iv) making these records was a regular practice of that activity; (v) NSL relies on the accuracy of these records in regularly conducting its business; (vi) NSL's systems of record are reliable; (vii) NSL has developed procedures whereby it maintains the records associated with its student loan servicing accounts by contemporaneously inputting recorded or logged information into its systems of record; (viii) these procedures have built-in safeguards to provide for the accuracy and identity of the data; (ix) NSL keeps its systems of record in a good state of repair; (x) I recognize D-1 to D-2 as true and correct copies of business records

obtained from NSL's systems of record and created from data maintained in NSL's business records for Mr. Becirevic's FFELP loan accounts.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 9th day of January 2019,

Carl O. Cannon

EXHIBIT D-1

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ASS-15: ASS-15: IXT SCR IXT SCR IXT SCR DATE 051718 100516 101016 101016 101016	ND PRESS MAIL/PHO 151 SSI 8504 ET BECIF EQUEST SOURCE E15776 E71066	S ENTEDNE (19) WER CO 1 1 1 REVIC	ER TO 54). I DRRESI LOANS CLASS UNITY PER 9 ING I CCOUN COLLA PASS SUBMI FOR CLAIN LOAN	PONDENCY PONDENCY ALL CD CD D/30/16 BOR DOE: IND CHA IT INDIC CLM 01 M FILED :34	Y DETAIL. T CHANGES E HISTORY G OWN PROG GS MESSA EVR RECV SNT HAVE ED; NAT SENT CHAN ANGED FROI CATOR CHA LOANS GU-VA	PF5=IN MAII (155). ST STATUS *** LOANS SELE GE D; REVD LETT DIPLOMA PRICE GED FROM N TO M NGED TO: Y 34 OWNER-83407	G(152). PEGGECTED 12:	/F DT VA OWNED VA OWN	05/17/1 R **** ****** /RESOLV CONT 10051 10101 10101 10101 10101

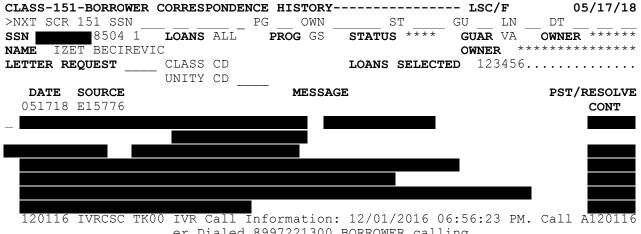
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153). PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

Case 4:18-cv-00363-ALM-CAN Document 32-4 Filed 01/09/19 Page 11 of 29 PageID #: 603

CLASS-	151	L-BORRO	WER C	ORRES	POND	ENCE H	ISTOR	Y		1	LSC/	'F	0	5/17/18
>NXT S	CR	151 SS	N			PG	OWN		ST	GU		LN	DT	
SSN		8504	1	LOANS	ALL	PR	.OG GS	STAT	US * *	* * GI	UAR	VA	OWNER	****
		ET BECI									WNEF	`		*****
LETTER	RE	EQUEST		CLASS	CD			LOANS	S SEL	ECTED	123	3456.		
				UNITY	CD									
DAT	'E	SOURCE	1				MESS	AGE					PST/	RESOLVE
	_	E15776												CONT
_ 1010	16	E17890	GL00	PRN	CLM:	98	66.56	, IPTD:	09-1	1-2016				101016
				INTC	LM:1	0-09-2	016,	0051.4	43, UI	NPDCRI	NT:	00	00.00	
_ 1010	16	E17890	GJ00					BALANCI						101016
								7.56					26.20	
1010	16	E17890	GJ00					BALANCI						101016
				CAP	INTE	REST:	\$	926.90	ORIG	FEES:	\$		60.00	
1010	16	E17890	GL00	CLAI	M AS	SIGN I	D CHAI	NGED FRO	OM GO	ODPASS	TO			101016

1001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY

SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153). PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).



er Dialed 8997221300 BORROWER calling. 120116 IVRCSC TK00 IVR Call Information: 12/01/2016 06:56:23 PM. Call A120116 er Dialed 8997221300 BORROWER calling.

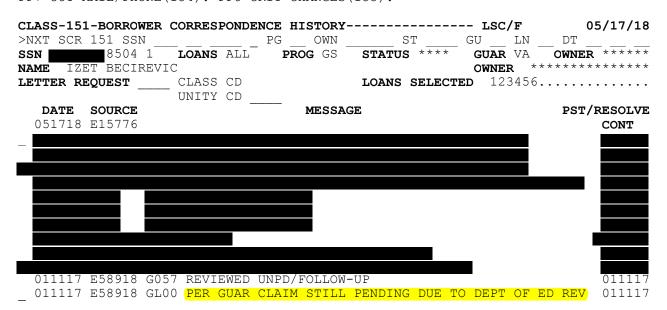
1001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY

SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153). PF7_OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

Case 4:18-cv-00363-ALM-CAN Document 32-4 Filed 01/09/19 Page 12 of 29 PageID #: 604

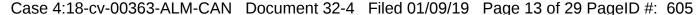
CLA	ss-1	51-BORRO	WER C	CORRESI	PONDENCE	HIS!	TORY-			- LSC	/F	0.	5/17/18
>NX	T SCI	R 151 SS							ST			DT	
SSN		8504	1	LOANS	ALL	PROG	GS	STATUS	****	GUAR			****
NAM	E I	ZET BECI	REVIO							OWNER	? ***	*****	*****
LET	TER I	REQUEST						LOANS	SELECTE	D 123	3456.		
				UNITY	CD	_							
	DATE	SOURCE	2			M	ESSAG	E				PST/	RESOLVE
	_	8 E15776											CONT
_ 1	2011	6 E80543	3 TK00						ans wer				120116
					e is sta	ating	he w	ill get	: a lawy	er to	file	laws	
				uit									
1	2011	6 E80543	3 TK00						rify who	loans	s were	e bei	120116
				_	efaulted								
		6 SYSTEM		~]	E120216
									R CD=GFB				120716
1	2021	6 E18893	MDOC	C MDOC	ADDR=PA	1041	b5f96	0d0 LTF	R CD=G41	9			120616
1	2191	6 E49759) GL00						G, GU ST				121916
						TIL Z	APPEA	L PROC	IS CMPL	T, NAI	I, FOI	RA IS	
				ON A	ACCT								
100	1 PRI	EVIOUS S	CREEN	I PROCE	ESSED SU	JCCES	SFULL	Y					

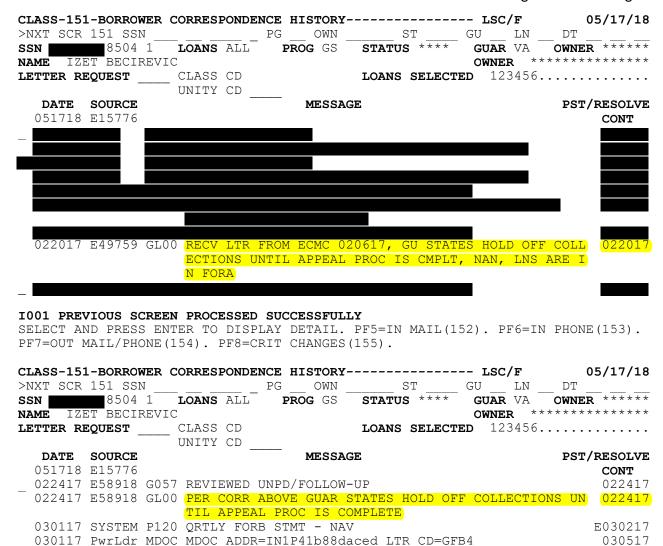
SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153). PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).



1001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY

SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153). PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).





032917 E18640 GL00 RET/REJ REASON CODE CHANGED-FROM

032917 E18640 GL00 MANUAL ROUTE DELETED

D AS A DEFAULT 032317 E16304 MDOC MDOC ADDR=PA1S41b9d54c15 LTR CD=ML15

1001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153). PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

030717 E49759 GL00 RECV DENIAL FROM ECMC 022117, ATB WAS DENIED BY ED 030717

032917 E18640 GL00 CLAIM RETURNED GU-VA OWNER-834071 PG-GS TYPE-R777 032917

B HAS 30 DAYS TO RTN ACKNWLDGMT OR CLAIM WILL BE P

040717

032917

TO R777

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CLASS-15	1-BORROW	VER (CORRESI	ONDEN	CE HIST	ORY				LSC/	'F		05/17/18
>NXT SCR	151 SSN	1			PG O	WN		ST	GU	J	LN _	_ DT	
SSN	8504	1	LOANS	ALL	PROG	GS	STATUS	3 ****	•	UAR	VA	OWNE	R *****
NAME IZI	ET BECIF	KENT() 	an.						WNEF	\ **	****	*****
LETTER RI	EQUEST _		CLASS	CD			LOANS	SELEC	TED	123	3456.	• • • • •	• • • • • • • •
	SOURCE		UNITY	CD		SSAGE							/RESOLVE
	E15776				ME	SSAGE						FSI	CONT
	E18640	C133	REJEC	T/RET	IIRN REA	SON C	ODE CE	IANGE					032917
_ 002917		0100	, INDOD)I/I(LI	OTAT TABLE	10011)	1111101					002917
	MYL2												040217
040217	MYL2	TW5() LOGIN	1 SUCC	ESSFUL								040217
	MYL2					DISE	LAYED	TO US	ER				040217
040217	MYL	TW5() LOGIN	SUCC	ESSFUL								040217
041515													2041515
04151/	MYL2	T'XU() TEXTE	ID OTP	TO Bor	rower							C041517
041517	MYLZ MYL 2	TW50	1 DODDO	MED D	EOMECHE F221CH	ירוח עי	, 1 15 11 11 11	סמים מי	N/I TATE	ים מי	. m 12		041517 041517
_ 011017	111 112	1211	DOTATE	/WШI(I(поприн	10 1112		110	'11 VVI	וט טו			011017
I001 PRE						-							
SELECT AND PF7=OUT N								MAIL(152)	. PE	6=IN	PHON	E(153).
PF /-OUI I	MAIL/PHC	NE (134). 1	ro-CR	II CHAN	IGES (1	.55).						
CLASS-15	1-BORROW	VER (CORRESI	ONDEN	CE HIST	ORY				LSC	'F		05/17/18
>NXT SCR	151 SSN	1			PG O	NW	5	ST	GU	J .	LN	DT	
>NXT SCR	8504	1	LOANS	ALL	PROG	GS	STATUS	3 ****	•	UAR	VA	OWNE	R ****
NAME IZI LETTER RI	EQUEST _		CLASS	CD			LOANS	SELEC	TED	123	3456.		
			UNITY	CD									
	SOURCE				ME	SSAGE	•					PST	/RESOLVE
	E15776 E67503	CT O) INC.) /	/ 7\	MIII OT	ותוחתות י	7.206	62				CONT 041717
_ 041/1/	E0/303	GT0(D FOR R				63				041/1/
041717	E67503	GT.OC							XXU	СИТЕ	r. 45	0098	041717
	E67503						M, L IN	KES O	/AAO,	CIVII	т 42	0000	041717
	E67503						M AS I	A:TTC	.PPT.F) RSF	SHR		-
011717	107000	ОДО	TOWE	DOII	3 1/00	I D OI	11 110 1	<u> </u>		7 1(01	COTITY		011717
							1						

1001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY

SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153). PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

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CLASS-151-BORROWER CORRESPONDENCE HISTORY----- LSC/F

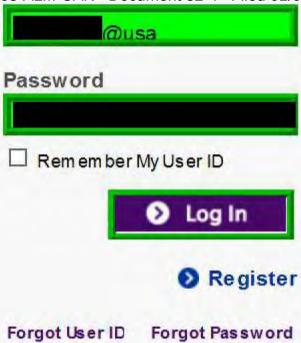
SS	27.1 DCI	151 SS	N		PG	3	OWN	S'	T	GU	LN	DT	
	N	8504	1	LOANS	ALL PO	PROG	GS	STATUS	* * * *	GUAR	VA	OWNER	****
NA	ME IZI	ET BECI	REVIC							OWNE	? **	****	*****
LE	TTER R	EQUEST						LOANS	SELECTE	D 123	3456.		
				UNITY	CD	_							
		SOURCE				M	ESSAGE	2				PST/	RESOLVE
	051718	E15776											CONT
4												-	
								Ī					
•													
ΙO	01 PREV	JIOUS S	CREEN	PROCE	ESSED SU	CCES	SFULLY	Č					
					DISPLAY				MAIL(15	2). Pl	F6=IN	PHONE	(153).
ΡF	7=OUT N	MAIL/PH	ONE (1	54). E	F8=CRIT	CHA	NGES (1	L55).					
CT													
СП	ASS-151	L-BORRO	WER C	ORRESI	ONDENCE	HIS	TORY			- LSC	/F	0	5/17/18
>N:	ASS-151 XT SCR	151 SS	WER C	ORRESI	PONDENCE	HIS	TORY	S'	T	- LSC,	'f LN _	DT	5/17/18
>N:	XT SCR	151 SS 8504	N 1	LOANS	PONDENCE ALL	HIS PROG	TORY OWN GS	STATUS	T ****	GU GUAR	LN _ VA	DT _	****
>N: SS: NA	XT SCR N IZE	151 SS 8504 ET BECI	N 1 REVIC	LOANS	ALL PO	PROG	OWN	STATUS	T ****	GU GUAR OWNEI	VA -	DT OWNER	****** ****
>N: SS: NA	XT SCR N IZE	151 SS 8504 ET BECI	N 1 REVIC	LOANS	ALL PO	PROG	OWN	STATUS	T ****	GU GUAR OWNEI	VA -	DT OWNER	****** ****
>N SS NA LE	XT SCR N	151 SS 8504 ET BECI EQUEST	N 1 REVIC	LOANS	ALL PO	PROG	OWN	STATUS LOANS	T ****	GU GUAR OWNEI	VA -	DTOWNER	****
>N: SS: NA: LE	XT SCR N ZZE ME IZE TTER RE DATE	151 SS 8504 ET BECI EQUEST SOURCE	N 1 REVIC	LOANS	ALL PO	PROG	OWN	STATUS LOANS	T ****	GU GUAR OWNEI	VA -	DTOWNER	****** ******* RESOLVE
>N: SS: NA: LE	XT SCR N ZEF ME IZE TTER RE DATE 051718	151 SS 8504 ET BECI EQUEST SOURCE E15776	N 1 : REVIC	LOANS CLASS UNITY	ALL CD CD	PROG	OWN GS ESSAGE	STATUS LOANS	T	GU GUAR OWNEI D 123	LN _ VA ** 8456.	DT OWNER	****** ****** ******* RESOLVE CONT
>N: SS: NA: LE	XT SCR N ZEF ME IZE TTER RE DATE 051718	151 SS 8504 ET BECI EQUEST SOURCE E15776	N 1 : REVIC	LOANS CLASS UNITY RCVD	ALL PO	PROG M EML	OWN GS ESSAGE FRM E	STATUS LOANS	T Y **** SELECTE	GU GUAR OWNEI D 123	LN _ VA R ** 3456.	OWNER ****** PST/ TRBRNC	****** ****** ****** RESOLVE CONT 112817
>N: SS: NA: LE	XT SCR N ZEF ME IZE TTER RE DATE 051718	151 SS 8504 ET BECI EQUEST SOURCE E15776	N 1 : REVIC	LOANS CLASS UNITY RCVD HSTF	ALL PO CD CD FLLW UERY/BOR S	P EML	OWN GS ESSAGE FRM E FOR V	STATUS LOANS : ECMC RQ: //LTN OF	T **** SELECTE STNG CL FRBRNC	GU GUAR OWNEI D 12: RFCTN AGRMI	LN _ VA ** 3456. OF F	OT OWNER ****** PST/ CRBRNC NVNT/	****** ****** RESOLVE CONT 112817
>N. SS: NAI LE	XT SCR N ZZE ME IZE TTER RE DATE 051718 112817	151 SS 8504 ET BECI EQUEST SOURCE E15776 E67567	N 1 REVIC ——— GV00	LOANS CLASS UNITY RCVD HSTF	ALL CD CD FLLW UE RY/BOR S PRVD LTE	PROG M EML GUING DTD	OWN GS ESSAGE FRM E FOR V	STATUS LOANS: ECMC RQ: VLTN OF .17 STT	T **** SELECTE STNG CL FRBRNC NG FRB	GU GUAR OWNEI D 12: RFCTN AGRMI PRD UI	LN _ VA ** 3456. OF F JT W/	DT _ OWNER ****** PST/ CRBRNC 'NVNT/ 0.2017	****** ****** RESOLVE CONT 112817
>N. SS: NAI LE	XT SCR N ZZE ME IZE TTER RE DATE 051718 112817	151 SS 8504 ET BECI EQUEST SOURCE E15776 E67567	N 1 REVIC ——— GV00	LOANS CLASS UNITY RCVD HSTF BOR F	ALL CD CD FLLW UE RY/BOR S PRVD LTF	PEML BUING TML	OWN GS ESSAGE FRM E FOR V 4.02. N & NO	STATUS LOANS : ECMC RQ: VLTN OF .17 STTI	T **** SELECTE STNG CL FRBRNC NG FRB OF LTR	GU GUAR OWNEJ D 123 RFCTN AGRMI PRO UI	LN _ VA **3456. OF F UT W/ UTL 9	OT OWNER ****** PST/ CRBRNC NVNT/ 2.2017 OR/FOR	****** ****** RESOLVE CONT 112817
>N. SS: NAI LE	XT SCR N ZZE ME IZE TTER RE DATE 051718 112817	151 SS 8504 ET BECI EQUEST SOURCE E15776 E67567	N 1 REVIC ——— GV00	LOANS CLASS UNITY RCVD HSTF BOR F CONTI	ALL CD CD FLLW UE RY/BOR S PRVD LTE OCRDT VRBLLY	PROG M EML SUING OTD THU	GS ESSAGE FRM E FOR V 4.02. N & NC ADMSTE	STATUS LOANS : ECMC RQ: //LTN OF .17 STTI O RCRD (RVLY DU)	T **** SELECTE STNG CL: FRBRNC NG FRB OF LTR E TO FL	GU GUAR OWNEJ D 12: RFCTN AGRMI PRO UI PRVD I S CRTI	LN - VA ** 3456. OF F VT W/ VTL 9 3Y BC	OT OWNER ***** PST/ TRBRNC (NVNT/ 0.2017) OR/FOR 'BOR'S	****** ****** RESOLVE CONT 112817
>N. SS: NAI LE	XT SCR N ZZE ME IZE TTER RE DATE 051718 112817	151 SS 8504 ET BECI EQUEST SOURCE E15776 E67567	N 1 REVIC ——— GV00	LOANS CLASS UNITY RCVD HSTF BOR F CONTI	ALL CD CD FLLW UE RY/BOR S PRVD LTF	PROG M EML SUING OTD THU	GS ESSAGE FRM E FOR V 4.02. N & NC ADMSTE	STATUS LOANS : ECMC RQ: //LTN OF .17 STTI O RCRD (RVLY DU)	T **** SELECTE STNG CL: FRBRNC NG FRB OF LTR E TO FL	GU GUAR OWNEJ D 12: RFCTN AGRMI PRO UI PRVD I S CRTI	LN - VA ** 3456. OF F VT W/ VTL 9 3Y BC	OT OWNER ***** PST/ TRBRNC (NVNT/ 0.2017) OR/FOR 'BOR'S	****** ****** RESOLVE CONT 112817
>N. SS: NAI LE	XT SCR N ZZE ME IZE TTER RE DATE 051718 112817	151 SS 8504 ET BECI EQUEST SOURCE E15776 E67567	N 1 REVIC ——— GV00	LOANS CLASS UNITY RCVD HSTF BOR F CONTI	ALL CD CD FLLW UE RY/BOR S PRVD LTE OCRDT VRBLLY	PROG M EML SUING OTD THU	GS ESSAGE FRM E FOR V 4.02. N & NC ADMSTE	STATUS LOANS : ECMC RQ: //LTN OF .17 STTI O RCRD (RVLY DU)	T **** SELECTE STNG CL: FRBRNC NG FRB OF LTR E TO FL	GU GUAR OWNEJ D 12: RFCTN AGRMI PRO UI PRVD I S CRTI	LN - VA ** 3456. OF F VT W/ VTL 9 3Y BC	OT OWNER ***** PST/ TRBRNC (NVNT/ 0.2017) OR/FOR 'BOR'S	****** ****** RESOLVE CONT 112817
>N. SS: NAI LE	XT SCR N ZZE ME IZE TTER RE DATE 051718 112817	151 SS 8504 ET BECI EQUEST SOURCE E15776 E67567	N 1 REVIC ——— GV00	LOANS CLASS UNITY RCVD HSTF BOR F CONTI	ALL CD CD FLLW UE RY/BOR S PRVD LTE OCRDT VRBLLY	PROG M EML SUING OTD THU	GS ESSAGE FRM E FOR V 4.02. N & NC ADMSTE	STATUS LOANS : ECMC RQ: //LTN OF .17 STTI O RCRD (RVLY DU)	T **** SELECTE STNG CL: FRBRNC NG FRB OF LTR E TO FL	GU GUAR OWNEJ D 12: RFCTN AGRMI PRO UI PRVD I S CRTI	LN - VA ** 3456. OF F VT W/ VTL 9 3Y BC	OT OWNER ***** PST/ TRBRNC (NVNT/ 0.2017) OR/FOR 'BOR'S	****** ****** RESOLVE CONT 112817
>N. SS: NAI LE	XT SCR N ZZE ME IZE TTER RE DATE 051718 112817	151 SS 8504 ET BECI EQUEST SOURCE E15776 E67567	N 1 REVIC ——— GV00	LOANS CLASS UNITY RCVD HSTF BOR F CONTI	ALL CD CD FLLW UE RY/BOR S PRVD LTE OCRDT VRBLLY	PROG M EML SUING OTD THU	GS ESSAGE FRM E FOR V 4.02. N & NC ADMSTE	STATUS LOANS : ECMC RQ: //LTN OF .17 STTI O RCRD (RVLY DU)	T **** SELECTE STNG CL: FRBRNC NG FRB OF LTR E TO FL	GU GUAR OWNEJ D 12: RFCTN AGRMI PRO UI PRVD I S CRTI	LN - VA ** 3456. OF F VT W/ VTL 9 3Y BC	OT OWNER ***** PST/ TRBRNC (NVNT/ 0.2017) OR/FOR 'BOR'S	****** ****** RESOLVE CONT 112817
>N. SS: NAI LE	XT SCR N INTER ME IZE TTER RE DATE 051718 112817	151 SS 8504 ET BECI EQUEST SOURCE E15776 E67567	N 1 REVIC ——— GV00	LOANS CLASS UNITY RCVD HSTF BOR F CONTI	ALL CD CD FLLW UE RY/BOR S PRVD LTE OCRDT VRBLLY	PROG M EML SUING OTD THU	GS ESSAGE FRM E FOR V 4.02. N & NC ADMSTE	STATUS LOANS : ECMC RQ: //LTN OF .17 STTI O RCRD (RVLY DU)	T **** SELECTE STNG CL: FRBRNC NG FRB OF LTR E TO FL	GU GUAR OWNEJ D 12: RFCTN AGRMI PRO UI PRVD I S CRTI	LN - VA ** 3456. OF F VT W/ VTL 9 3Y BC	OT OWNER ***** PST/ TRBRNC (NVNT/ 0.2017) OR/FOR 'BOR'S	****** ****** RESOLVE CONT 112817
>N. SS: NAI LE	XT SCR N INTER ME IZE TTER RE DATE 051718 112817	151 SS 8504 ET BECI EQUEST SOURCE E15776 E67567	N 1 REVIC ——— GV00	LOANS CLASS UNITY RCVD HSTF BOR F CONTI	ALL CD CD FLLW UE RY/BOR S PRVD LTE OCRDT VRBLLY	PROG M EML SUING OTD THU	GS ESSAGE FRM E FOR V 4.02. N & NC ADMSTE	STATUS LOANS : ECMC RQ: //LTN OF .17 STTI O RCRD (RVLY DU)	T **** SELECTE STNG CL: FRBRNC NG FRB OF LTR E TO FL	GU GUAR OWNEJ D 12: RFCTN AGRMI PRO UI PRVD I S CRTI	LN - VA ** 3456. OF F VT W/ VTL 9 3Y BC	OT OWNER ***** PST/ TRBRNC (NVNT/ 0.2017) OR/FOR 'BOR'S	****** ****** RESOLVE CONT 112817

1001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY

SELECT AND PRESS ENTER TO DISPLAY DETAIL. PF5=IN MAIL(152). PF6=IN PHONE(153). PF7=OUT MAIL/PHONE(154). PF8=CRIT CHANGES(155).

05/17/18

EXHIBIT D-2



Log In

We can't find the User ID and Password combination you entered. Remember, your Password is case sensitive Please go to Forgot User ID or Forgot Password, or try to log in again. Forgot User ID Forgot Password

	You have 2 more attempts and then your account will be locked.
User ID	User ID
assword	Password
	☐ Remember My User ID

OR

Not registered yet? Register for access now

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ANYONE USING THIS SYSTEM EXPRESSLY CONSENTS TO SUCH MONITORING AND RECORDING.

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Log In

Forgot Password

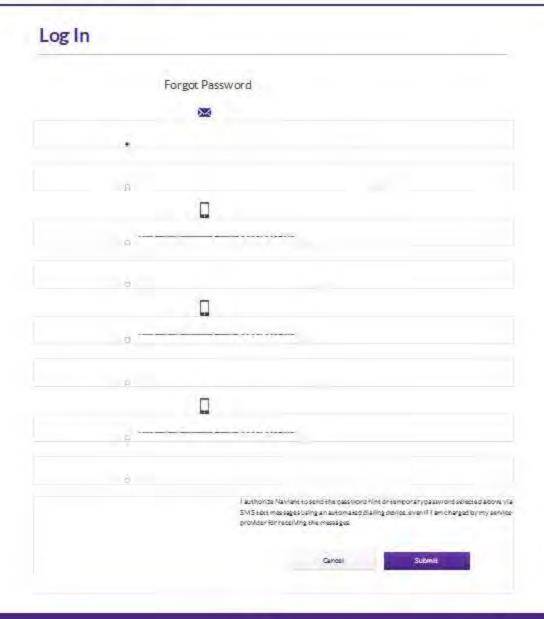
Enter your information and we'll help you retrieve your password or create a new one.

We need this information to find your account.



ABOUT US 12 | TERMS OF USE 12 | PROTECTING YOUR PRIVACY 15 | SOCIAL MEDIA POLICIES 15 | ABOUT OUR ADS 10 | ACCESSIBILITY 15 | CONTACT US 15

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LogIn

Forgot Password

We have sent a text message with your Temporary Pass word to



When you receive it, enter your User ID and Temporary Password below.



WARNING- This system may contain U.S. Government information, which is restricted to authorized users ONLY. Unauthorized access, use misuse, or modification of the system or of the data contained herein or in transit to/from this system is prohibited and constitutes a violation of Title 18, United States Code, Section 1030 and may subject the individual to criminal and civil penalties. This system and equipment are subject to monitoring to ensure proper performance of applicable security features or procedures. Such monitoring may result in the acquisition, recording, and analysis/auditing of all data being communicated, transmitted, processed, or stored in the system by a user. If monitoring reveals possible evidence of criminal activity, such evidence may be provided to Law Enforcement Personnel.

ANYONE USING THIS SYSTEM EXPRESSLY CONSENTS TO SUCH MONITORING AND RECORDING.

LOG IN

ABOUT US

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Log In

We need more information to keep you secure.

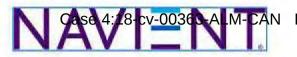
We don't recognize the device you're using because you may be using a new computer, cleared your cookies, switched browsers, or changed your browser settings.

This may also happen when you upgrade your operating system or if your internet service provider has changed its settings.

Please provide the information below so we can verify your account.

	-	
(OR)		
Use Your Account Number		

Cancel Submit



Log In

All information is Required unless it's labeled Optional.

Reset Your Password



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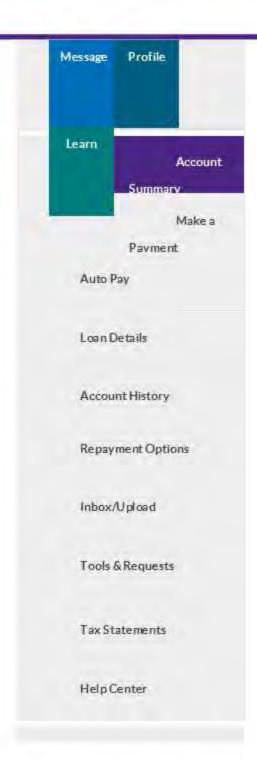
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Account Summary As of 04/15/2017 (ET)

Total Payment \$0.00 Due:

Make a Payment



Loan EAnStipa

1-03St_ \$_No

1-04St_ \$_No

Total Current

Balance:

\$304.77

View all Loan

Details

Please note: This is an attempt to collect a debt and any information obtained will be used for that purpose.

Recent Payments 0

Date Amount Status Coming From

N

R

P

View all Account History

Account Summary As of 04/15/2017 (ET)

Total Payment Due:

\$0.00

Make a Payment



Loan	Due Date	Amount	Status	Auto Pay
Account # 29 Subsidized	No Due Date	\$0.00	No Payment Due	
1-04 Stafford - Unsubsidized	No Due Date	\$0.00	No Payment Due	

Total Current Balance: \$304.77

View all Loan Details

Please note: This is an attempt to collect a debt and any information obtained will be used for that purpose.

Recent Payments (

Date

Amount Status

Coming From

CONFIDENTIAL-SUBJECT TO PROTECTIVE ORDER

NSL000425

Date Amount Status Coming From

N

R

Pi

ALM

View all Account History

LOOKING TO CHANGE YOUR REPAYMENT PLAN?

Use the Repayment Estimator at StudentLoans.gov to evaluate your options.

Repayment Estimator

ABOUT US

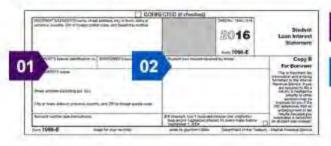
Tax Statements

Tax Year 2016

Download your 2016 1098-E Tax Form

Download your 2015 1098-E Tax Form

What's Important on Your Form 1098-E



The RECIPIENT'S federal tax identification number may be needed on your tax return.

The amount of student loan interest you paid in 2016. You'll provide this amount in the student loan interest deduction portion of your tax return. If you have more than one Form 1098-E, add the amounts together for your total deduction.

Get Adobe Acrobat Reader to download your tax forms

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You have successfully logged out.

Please close this browser window for your security.

LOGIN



Get Started +

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